

# TRICARE Reserve Select — Common Feature

TRICARE Standard (and Extra)		<ul style="list-style-type: none"> <li>Annual Deductible: <ul style="list-style-type: none"> <li>E5 and above: \$150 per person; \$300 per family</li> <li>E4 and below: \$50 per person; \$150 per family</li> </ul> </li> <li>Co-payments: 20% per visit (15% per visit if seen by an authorized TRICARE provider)</li> <li>Catastrophic Cap: \$1,000 per year</li> </ul>
(1)		
Types of Coverage		<ul style="list-style-type: none"> <li>Self</li> <li>Self and family</li> </ul>
(2)(b)		<ul style="list-style-type: none"> <li>Pharmacy</li> <li>Emergency</li> <li>Other Appointments</li> </ul>
Military Treatment Facility Space Available Care		
Premium Rates		Monthly premium shall be determined annually by the Assistant Secretary of Defense for Health Affairs
(10)(a)		
Premium Sharing		<ul style="list-style-type: none"> <li>TRS Tier 1 — 28 percent (2006 premium share: \$81.00 for self only; \$253.00 for self and family)</li> <li>TRS Tier 2 — 50 percent (2006 premium share: \$145.29 for self only; \$451.42 for self and family)</li> <li>TRS Tier 3 — 85 percent (2006 premium share: \$247.00 for self only; \$767.41 for self and family)</li> </ul>
(2)	(3)	(4)
Selected Reserve Service Agreement		<ul style="list-style-type: none"> <li>Must enters into an agreement to serve in the Selected Reserve for the entire period of TRS coverage</li> </ul>
(2)(c)(i)	(3)(b)	(4)(b)
Relation to Other Service Agreements		<ul style="list-style-type: none"> <li>The member's agreement to serve continuously in the Selected Reserve as a condition of qualifying for TRS coverage is separate from any other form of commitment to a period of obligated service and may cover any part or all of the same period that is covered by another commitment of obligated service</li> <li>The period of obligated service for TRS Tier 1 will run concurrently with any other service commitment</li> </ul>
(2)(c)(vi)	(3)(d)	(4)(d)
Continued Selected Reserve Service		<ul style="list-style-type: none"> <li>The member must be in the Selected Reserve at the start of TRS Tier 3 coverage and continue to serve in a Selected Reserve for the entire period of coverage.</li> <li>An executed service agreement does not guarantee that the member will be retained in the Selected Reserve since Service policies and various provisions of law may require that the member be separated from the Selected Reserve on an earlier date</li> </ul>
(2)(c)(iii)	(3)(c)	(4)(c)
Suspension of Coverage		<ul style="list-style-type: none"> <li>TRS is suspended when member is covered under a non-premium based TRICARE Benefit</li> <li>TRS is suspended upon either receipt of an extension of orders that results in a period of active service greater than 30 days or on the date the member's period of active service based on multiple sets of orders will exceed 30 consecutive days of active service</li> </ul>
(8)(a)	(8)(b)	
Resumption of Coverage		<ul style="list-style-type: none"> <li>TRS coverage shall resume when the member's eligibility for non-premium TRICARE benefit ceases and will continue until the period of TRS coverage expires, is again superseded, or is otherwise terminated</li> </ul>
(8)(c)		

# TRICARE Reserve Select — Tier 1

Criteria	Selected Reserve Members	IRR Members	SelfRes Members Transferred to IRR/ING Before Expiration of TAMP	Injured: Served on Active Duty fewer than 31 days	Injured: Served on Active Duty more than 30 days but fewer than 90 days
Qualification					
Active Duty Service Requirement	<ul style="list-style-type: none"><li>Served on active duty in support of a Contingency operation for 90 or more consecutive days on or after September 11, 2001,</li><li>A member of the Selected Reserve (SelfRes) or Individual Ready Reserve (IRR) while serving on qualifying active duty</li><li>Member of SelfRes at start and during entire period of coverage</li></ul> <i>(Multiple short orders reaching 90 consecutive days provide eligibility)</i>			<ul style="list-style-type: none"><li>Served on active duty for fewer than 90 consecutive days in support of a Contingency, but was released from active duty because of an injury, illness or disease incurred or aggravated in the line of duty while deployed on or after September 11, 2001</li></ul>	
	(2)(a)(i)	(2)(a)(iii)		(2)(a)(ii)	
Service Agreement					
(2)(c)(i)	(7)(a)	Must enter into service agreement within 90 days of being released from active duty for the desired period of coverage  — This is a one-time opportunity for each qualifying period of active duty	Must enter into service agreement within 30 days of assignment to the SelfRes, which must be within one year of the end of TAMP	Must enter into service agreement within 90 days of being released from active duty for the desired period of coverage	Must enter into service agreement within 90 days of being released from active duty for the desired period of coverage
Date Obligated Service Begins					
(2)(c)(ii)		Service obligation begins when TRS coverage begins			
TRICARE Enrollment					
"One-time Opportunity"		Must submit enrollment and first month's payment to TRICARE Regional Contractor 30 days prior to the start of coverage (e.g., prior to the last month of TAMP)	IRR members accessed into the SelfRes during the first 120 days of TAMP must submit enrollment and first month's payment to TRICARE Regional Contractor 30 days prior to the start of coverage (e.g., during the last month of TAMP)  IRR members accessed into the SelfRes during the last 60 days of TAMP or later, must submit enrollment and first month's payment to TRICARE Regional Contractor no later than 30 days after the member was accessed into the SelfRes.	Must submit enrollment and first month's payment to TRICARE Regional Contractor 30 days prior to the start of coverage (e.g., during the last month of TAMP)	Must submit the enrollment form and first month's premium payment to the TRICARE Regional Contractor within 30 days after the date the member enters into the agreement to serve in the Selected Reserve
(7)(a)		(2)(b)(iv)	(2)(b)(iv)(A) (2)(b)(iv)(B)	(2)(b)(iv)(C)(i)	(2)(b)(iv)(C)(ii)
Period of Cover					
Eligible for one whole year of TRS Tier 1 coverage for each 90 consecutive days of qualifying active duty				Eligible for one whole year of TRS Tier 1 coverage	
(2)(a)(i)				(2)(a)(ii)	

# TRICARE Reserve Select — Tier 1

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<b>Date Coverage Begins</b>									
	<ul style="list-style-type: none"> <li>Expiration of TAMP, or</li> <li>In the case of a member who purchases a subsequent period of TRS Tier 1 coverage based on a new period of qualifying service, the end of TAMP or the end of the current period of TRS Tier 1 coverage, whichever is later.</li> </ul>	<ul style="list-style-type: none"> <li>Expiration of TAMP (if assigned to the SelfRes before TAMP coverage ends), or</li> <li>Date of assignment to SelfRes. (must be within one year of the end of TAMP)</li> </ul>	Selected Reserve Members: Day after release from qualifying active duty  IRR Members: Day the member is accessed into the Selected Reserve	Selected Reserve Members: Expiration of TAMP  IRR Members: Expiration of TAMP or the day the member is accessed into the Selected Reserve, which is later					
	(2)(d)(ii)	(2)(d)(iii)	(2)(d)(v)(B)(i) or (iii)	(2)(d)(v)(A)(i)	(2)(d)(v)(B)(ii) or (iii)				
<b>Extension of TRS Coverage</b>									
<b>Extension of Current TRS Coverage</b>									
	Coverage is extended by the period served on Active Duty or full-time National Guard duty after Jan 5, 2006, when covered under a non-premium TRICARE program, to include any time covered under TRICARE as a result of a delayed-effective-date order and TAMP. This time is added to the member's current TRS eligibility/coverage period.								
(2)(d)(vii)									
<b>Multiple Periods of TRS</b>									
	Coverage purchased from a previous period of active duty in support of a contingency operation that ended on or after Jan 6, 2006, or was covered under TAMP on or after Jan 6, 2006, shall be added to any additional TRS Tier 1 coverage purchased based on a subsequent period of qualifying active duty. The entire period of active duty, as well as time covered under TRICARE as a result of a delayed-effective-date order and TAMP will be added to the member's subsequent TRS Tier 1 period of coverage								
(2)(d)(vi)									
<b>Termination of Coverage</b>									
	<ul style="list-style-type: none"> <li>More than one day out of the Sel Res</li> <li>Reach end of TRS Tier 1 eligibility period</li> <li>Failure to Pay Premiums in a timely manner</li> <li>Voluntary termination</li> </ul>								
(9)(b) & (d)-(g)	Member may not reenroll after termination unless member serves another period of qualifying active duty								
<b>Date Coverage Ends</b>									
	End of whole year(s) requested for TRS Tier 1 (plus any additional time coverage was suspended while serving on active duty or full-time National Guard duty)								
(2)(d)(i)	(2)(d)(vii)								
<b>Death of a Covered Member</b>									
(2)(d)(viii)	Family may continue or enroll in TRS program for up to 6 months after the death of the sponsor. Spouse or Guardian is responsible for premiums.								



# TRICARE Reserve Select — Tiers 2 and 3

Qualification Criteria	TRIS Tier 2	TRIS Tier 3
	<ul style="list-style-type: none"> <li>• Eligible Unemployed Compensation Recipient, or</li> <li>• Employer does not offer health insurance to its employees, or</li> <li>• The member is in a category of employees to which the employer does not offer a health benefits plan (if this category of employees is based on hours, duties, employment agreement, or such other characteristics, other than membership in the Selected Reserve), or</li> <li>• Self Employed</li> </ul>	<ul style="list-style-type: none"> <li>• Not eligible for TRIS Tier 1 or TRIS Tier 2</li> </ul>
<b>Documentation</b>	TRIS Tier 2	TRIS Tier 3
Eligible Unemployment Compensation Recipients	<ul style="list-style-type: none"> <li>• A statement of benefit, verification of receipt of unemployment compensation, or</li> <li>• A letter of eligibility from the State office that administers the unemployment insurance program that identifies the member as eligible for unemployment insurance compensation and specifies the period of eligibility</li> </ul>	NA
(3)(e)(i) Non-Availability of Employer Sponsored Health Care Plan	<ul style="list-style-type: none"> <li>• A letter from the employer certifying the employer does not offer health care insurance to its employees, or</li> <li>• the company health insurance plan excludes this employee from participating in the company's health insurance plan and the reason why</li> </ul>	NA
(3)(e)(ii) Self-Employed	<ul style="list-style-type: none"> <li>• An IRS Form 1040 and Schedule SE filed for the most recent federal income tax return</li> <li>• If this is the first year of self-employment, documentation filed with federal, state or local government officials to establish the business and the taxpayer identification number under which the business will operation</li> </ul>	NA
<b>Qualification/Certification</b>	TRIS Tier 2	TRIS Tier 3
For TRIS Coverage from Oct 1, 2006, through Dec 31, 2006	<p>Between July 1 – Sept 25, 2006, must:</p> <p>(1) provide documentation that certifies eligibility, and</p> <p>(2) enter into service agreement</p>	<p>Between July 1 – Sept 25, 2006, must enter into service agreement</p>
(5)(a) For TRIS Coverage from Jan 1, 2007, through Dec 31, 2007	<ul style="list-style-type: none"> <li>• New 2007 Enrollments: Between Sep 1 – Oct 31, 2006, must: (1) provide documentation that certifies eligibility, and (2) enter into service agreement</li> <li>• 2006 TRIS Tier 2 Participants: Members who purchased TRIS Tier 2 coverage for 2006 are not required to recertify to remain enrolled for calendar year 2007, provided their 2006 service agreement also covers 2007 and they continue to meet one of the other eligibility criteria</li> </ul>	<ul style="list-style-type: none"> <li>• New 2007 Enrollments: Between Sep 1 – Oct 31, 2006, must enter into service agreement</li> <li>• 2006 TRIS Tier 3 Participants: Members who purchased TRIS Tier 3 coverage for 2006 are not required to recertify to remain enrolled for calendar year 2007, provided their 2006 service agreement also covers 2007</li> </ul>
	(5)(b)(v) (5)(b)(iii)	(5)(b)(v) (5)(b)(iv)

# TRICARE Reserve Select — Tiers 2 and 3

Qualification/Certification (continues)	TRS Tier 2	TRS Tier 3
For TRS Coverage from Jan 1 to Dec 31 Each Calendar Year after 2007	Between Jul 1 – Oct 31 each year, must: (1) provide documentation that certifies eligibility, and (2) enter into service agreement	Between Sept 1 –Oct 31 each year, must enter into service agreement
(5)(c)		
Qualifying Life Event	Within 60 days of event, must: (1) provide documentation that certifies eligibility, and (2) enter into service agreement	Within 60 days of event, must enter into service agreement
(12)(a)		
New Selected Reserve Accessions	Within 60 days of beginning service in the Selected Reserve, must: (1) provide documentation that certifies eligibility, and (2) enter into service agreement  <b>This does not apply to a member who fails to execute an extension or reenlistment during a period of TRS coverage. The member may apply to purchase TRS coverage during the next open enrollment season.</b>	Within 60 days of beginning service in the Selected Reserve, must enter into service agreement  <b>This does not apply to a member who fails to execute an extension or reenlistment during a period of TRS coverage. The member may apply to purchase TRS coverage during the next open enrollment season.</b>
(11)		
Open Enrollment Season	TRS Tier 2	TRS Tier 3
Initial Enrollment— Calendar Year 2006 (and 2007)	<ul style="list-style-type: none"> <li>Between August 1<sup>st</sup> and September 25<sup>th</sup>, 2006, member must submit a TRICARE enrollment form and first month's premium payment to the Regional TRICARE Contractor (must be postmarked no later than September 25, 2006)</li> <li>An enrollment form with initial premium payment postmarked after September 25, 2006, will be processed for 2007 TRS Tier 2 or TRS Tier 3 coverage beginning January 1, 2007</li> </ul>	
(7)(b)(iii)		
Initial Enrollment— Calendar Year 2007 and Beyond	During Open Season and not later than November 25 <sup>th</sup> , 2006, member must submit TRICARE enrollment form and first month's premium payment to the Regional TRICARE Contractor (must be postmarked no later than November 25, 2006)	
(7)(b)(iv)		
Automatic Renewal	Members enrolled in TRS Tier 2 or Tier 3 during the current calendar year are not required to reenroll with the TRICARE Regional Contractor during the annual open enrollment season, provided the member has entered in to the annual service agreement, and for TRS Tier 2 enrollees, the member has provided the required documentation to verifying he or she continues to qualify for TRS Tier 2	
(7)(c)		
Qualifying Life Event	Member must submit the completed enrollment form and the first month's premium payment to the TRICARE Regional Contractor within 60 days of the date of the qualifying life event	
(7)(d)		
(12)(b)		
New Selected Reserve Accessions	Member accessed into the Selected Reserve outside of the open enrollment season must submit the completed enrollment form and the initial premium payment to the TRICARE Regional Contractor within 60 days of being accessed into the Selected Reserve	
(7)(e)		
(11)(b)		
Failure to Submit Enrollment	A member not currently enrolled in TRS Tier 2 or Tier 3 who does not enroll with the TRICARE Regional Contractor during the open enrollment season shall not be provided the TRS Tier 2 or Tier 3 health care coverage during the upcoming calendar year	
(7)(b)(ii)		

# TRICARE Reserve Select — Tiers 2 and 3

Period of Cover		TRS Tier 2	TRS Tier 3
2006	(6)(a)	October 1, 2006, through December 31, 2006	
2007 and Beyond	(6)(b)	January 1 <sup>st</sup> through December 31 <sup>st</sup> each year	
Qualifying Life Event	(6)(c)	Coverage will begin on the date of the Qualifying Life Event and continue for the remainder of the calendar year	
New Accessions	(6)(d)	Coverage will begin according to the 20 <sup>th</sup> of the month rule and continue for the remainder of the calendar year 20 <sup>th</sup> of the month rule: <ul style="list-style-type: none"> <li>• Enrollment form and first month's premium payment received by the 20<sup>th</sup> of the month will result in coverage beginning on the first day of the following full month (e.g., an enrollment application received by May 15<sup>th</sup> will result in coverage beginning on June 1<sup>st</sup>)</li> <li>• Enrollment form and first month's premium payment received after the 20<sup>th</sup> of the month will result in coverage beginning on the first day of the second full month (e.g., an enrollment application received on May 28<sup>th</sup> will result in coverage beginning on July 1<sup>st</sup>).</li> </ul>	
Termination of Coverage	(9)(a)-(f)	TRS Tier 2 <ul style="list-style-type: none"> <li>• More than one day out of the Sel Res</li> <li>• Failure to Make Premium Payments</li> <li>• QLE as described by Health Affairs</li> <li>• Failure to enter Service Agreement for following calendar year</li> <li>• Loss of eligibility for Tier 2</li> </ul> <i>Member must report a change in eligibility. Failure to do so will require payment of the Tier 3 premiums and possible charges under the UCMJ for fraud</i>	TRS Tier 3 <ul style="list-style-type: none"> <li>• More than one day out of the Sel Res</li> <li>• Failure to Make Premium Payments</li> <li>• QLE as described by Health Affairs</li> <li>• Failure to enter Service Agreement for following calendar year</li> </ul>
Bar to Reenrollment	(9)(h)	TRS Tier 2 If member's coverage is terminated, member may not reenroll until next open season unless there is a QLE or Accession into the Sel Res. See Policy Guidance on specifics for new Accession into the Sel Res with previous termination of TRS Tier 2 or Tier 3 coverage. Waiver Authority exists at Service Secretary level.	TRS Tier 3
Reinstatement	(13)(a)	TRS Tier 2	TRS Tier 3
Secretarial Authority	(9)(e)	The Secretary of the Military Department may authorize the reinstatement of a member whose coverage was terminated in error or the Secretary determines it would be in the best interest of the Department and the service member to allow the member to be reinstated in TRS Tier 2 or Tier 3 coverage However, this authority is NOT authorized in the case of a member who failed to extend or reenlist	
Required Coordination	(13)(b)	The Secretary must obtain the concurrence from OASD9HA) on matters involving enrollment and benefits, or OASD(RA) on matters involving qualification requirement	
Qualification Requirements	(13)(c)	The member must meet the qualification requirement for the applicable TRS tier	
Limitation on Delegation	(13)(d)	This authority may not be delegated below the level of Assistant Secretary of a Military Department	